

Eileen R. Duff Register of Deeds (978) 542-1700

Commonwealth of Massachusetts

Southern Essex District Registry of Deeds

100 Cummings Center, Suite 206-C Beverly, Massachusetts 01915

A Division of the Secretary of the Commonwealth

William F. Galvin, Secretary

NOTARIZATION POLICY UPDATE

To help combat the rise in property fraud, the Southern Essex Registry of Deeds will <u>reject all</u> <u>recordings that have incomplete or incorrect notarizations.</u>

This applies to Registered AND Recorded Land.

National Notary Association Guidance

Averting Document Rejection

If the Notary does not properly complete the notarization or if there are significant discrepancies, the recorder has no choice but to reject the filing of the document.

Four problems commonly cause recorders to reject notarized documents: an improper seal impression, an improper signature, an improper Notary certificate and improperly made corrections.

Improper Seal Impression

Missing, illegible (unreadable), overprinted and expired Notary seals are the most frequent causes of document rejection. Even a legible seal impression can be unacceptable if it is stamped over wording. Notaries never should touch up an illegible impression with pen and ink, as this is a certain cause for rejection by many recorders. If a seal impression is unreadable, another impression that is readable should be affixed nearby. When there is no room for another impression, a certificate form may have to be attached.

Improper Signature

A missing signature of the Notary or document signer is a common cause for document rejection, as is a signature that differs from the Notary's name in the seal or from the signer's name in the document text or certificate.

Improper Notary Certificate

Notary certificate wording that is not appropriate for the particular act or that does not comply with state requirements is another cause for document rejection. If the wording included on the document is not appropriate or does not comply with state law, the Notary may be asked to correct the wording or attach a certificate form containing the correct wording.



Eileen R. Duff Register of Deeds (978) 542-1700

Commonwealth of Massachusetts

Southern Essex District Registry of Deeds

100 Cummings Center, Suite 206-C Beverly, Massachusetts 01915

A Division of the Secretary of the Commonwealth

William F. Galvin, Secretary

NOTARIZATION POLICY UPDATE

Inappropriate or improperly completed Notary certificates often prompt recorders to reject documents. When, for example, a person has signed a deed as a corporate officer, the deed will not be accepted for recording if it bears an acknowledgment certificate for an individual. Notary certificates with dates preceding the document's date of signing also may cause rejection of the document, as may changes to a certificate not initialed by the Notary and/or in writing different from the Notary's.

Improper Corrections

Improperly made corrections on the document or Notary certificate frequently cause rejection of a document. In general, correction fluid, nontransparent tape or any material that would cover up wording should not be used on a recordable document or its Notary certificate, since recorders may be suspicious about what was covered.

Whenever a Notary corrects any wording in a certificate (such as the wrong venue) or a signer corrects any wording in a document, the following steps should be taken, using dark ink:

- Line or type through the incorrect wording;
- Print or type the correct wording above the line-out; and
- Initial and date the correction.